

Ground Up From The Ground Up



Homeowner Insurance Cost Comparison

Deborah Senn

Washington State Insurance Commissioner

Dear Homeowner,

Choosing the right homeowner insurance company can be difficult. There are many factors that go into making a sound decision to choose the right company and coverages.

To help you make an informed decision, my staff has prepared this comparison survey. It is very important to educate yourself on what the different companies offer and what coverages would meet your needs before purchasing insurance.

Also, we were able to invite all companies licensed to sell homeowner insurance to participate in this cost comparison. Not all companies took us up on the offer, but many did, and more will join as they realize that consumers do pay attention.

If you need any further assistance or have questions or concerns, please call my Consumer Hot Line at 1-800-562-6900.

Sincerely,



Deborah Senn
Washington State Insurance Commissioner



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About the examples ---

Companies provided annual premiums for the examples in this guide.

The hypothetical examples in this guide refer to the following specific policy types.

HO3 - refers to a standard homeowner policy that insures contents and structure for named perils in the policy. It also provides medical and liability coverage.

HO4 - refers to a standard renter policy that covers contents only and also provides some medical and liability coverage.

HO6 - refers to the standard condominium unit owner's policy that covers contents and the inner walls.

The examples also include columns to show the additional cost of earthquake insurance. As the examples show, the cost is much higher for brick or masonry structures. The charts include a column (**Rural FD**) showing the homeowner/tenant premium that would be charged for the same structure if it were located in a rural volunteer fire protection district. Finally, the last two examples include the option of purchasing additional theft coverage for expensive items and to add liability coverage.

Example 1

Rates as of March 1, 1999

Condominium

These rates apply to a condominium built in 1990 off Thayer Drive inside Richland's city limits. Contents are valued at \$50,000, including a \$2,000 personal computer and related equipment in the basement. This example is rated according to HO6 policy or comparable coverage.

Insurance Company	Frame \$250 ded	Frame \$500 ded	Frame \$1000 ded	EQ 10% ded	Brick \$250 ded	Brick \$500 ded	Brick \$1000 ded	EQ 10% ded	Rural FD \$250 ded
Allstate Insurance Co.	118	104	93	15	118	104	93	48	275
AMEX Assurance Co.	117	97	97	29	117	97	97	29	133
American Fire & Casualty	117	111	na	27	117	111	na	117	131
American Ins. Co.	165	149	134	11	165	149	134	63	205
American International Ins. Co.	155	143	125	15	155	143	125	65	174
American National P&C	167	132	93	30	167	132	93	30	186
American States Preferred	160	144	na	na	160	144	na	na	175
Amica Mutual	220	209	190	22	198	188	171	93	220
Armed Forces Ins. Exchange	179	170	158	22	163	155	144	89	179
Associated Indemnity	158	145	133	23	158	145	133	137	156
Atlantic Mutual	311	285	258	349	283	259	236	403	311
Auto Ins. Co. of Hartford, Conn.	138	123	107	34	138	123	107	114	209
Automobile Assoc. of Amer.	172	158	144	24	172	158	144	104	216
Church Mutual Ins. Co.	325	292	255	33	296	263	232	33	325
Colonial Penn	241	223	202	27	241	223	202	27	241
Continental Ins. Co. (CNA)	166	135	119	24	153	124	109	na	166
Country Mutual	154	129	112	30	154	129	112	30	178
Eagle American Ins. Co.	185	166	148	228	165	148	132	343	165
Electric Insurance Co.	143	133	119	19	128	119	106	79	143
Farmers Ins. Group	103	87	77	98	103	87	77	392	114
Fidelity & Guaranty	218	196	178	31	218	196	178	123	263
Foremost Signature	178	164	149	na	178	164	149	na	192
Grange Insurance Assoc.	167	159	146	22	158	150	139	93	167
Liberty Mutual Fire	162	136	103	27	162	136	103	117	194

Frame = Frame Home Brick = Brick Home EQ = Earthquake
Rural FD - see notes on page 1

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Insurance Company	Frame \$250 ded	Frame \$500 ded	Frame \$1000 ded	EQ 10% ded	Brick \$250 ded	Brick \$500 ded	Brick \$1000 ded	EQ 10% ded	Rural FD \$250 ded
Metropolitan P&C	166	146	130	34	166	146	130	114	189
Minnesota Fire & Casualty	197	164	127	24	155	130	101	105	197
Mutual of Enumclaw	168	154	134	28	154	142	123	117	168
Nationwide Mutual (Allied Div.)	149	132	120	33	149	132	120	115	177
Nationwide Mutual Fire	136	110	83	38	136	110	83	38	159
North Pacific	140	124	105	27	140	124	105	117	140
Ohio Casualty	172	165	na	27	172	165	na	117	187
Oregon Mutual	152	138	124	29	152	138	124	96	173
PEMCO Ins. Co.	149	137	124	26	132	121	110	83	149
Prudential P&C	143	127	111	27	143	127	111	27	161
Rocky Mountain Fire & Cas.	208	197	182	25	190	180	167	105	208
SAFECO of America	142	129	109	na	142	129	109	na	142
Standard Fire Ins. Co.	148	132	115	34	148	132	115	114	225
State Farm Fire & Casualty	146	119	95	30	146	119	95	30	143
St. Paul Guardian	196	177	157	38	196	177	157	120	222
Unigard	162	146	125	34	162	146	125	114	187
Unitrin	na	110	97	24	na	110	97	101	110
USAA	144	130	117	27	138	125	112	117	144
USAA CIC	168	151	135	27	160	145	130	117	168
U.S. Fidelity & Guaranty	292	265	238	31	266	242	217	123	351
Valley Ins. Co.	134	121	100	49	134	121	100	118	134
West American	161	155	na	27	161	155	na	117	176
Yasuda Fire & Marine	155	144	128	29	138	128	114	126	155

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Rural FD - see notes on page 1



Example 2

Rainier Valley Home

These rates apply to coverage on a well-maintained home in the Rainier Valley area of south Seattle. The home is 50 years old and is valued at \$100,000. The owners have no pets. The owner filed a claim for \$3,000 worth of damage to the home's roof after a 1993 windstorm. The example was rated according to HO3 policy or comparable coverage.



Rates as of March 1, 1999

Insurance Company	Frame \$250 ded	Frame \$500 ded	Frame \$1000 ded	EQ 10% ded	Brick \$250 ded	Brick \$500 ded	Brick \$1000 ded	EQ 10% ded	Rural FD \$250 ded
Allstate Insurance Co.	423	371	333	110	393	344	311	375	384
American Bankers Ins. Co. of Fla.	709	709	688	na	709	709	688	na	709
AMEX Assurance Co.	294	263	226	116	281	251	216	565	326
American Fire & Casualty	357	324	291	129	341	310	278	843	444
American International Ins. Co.	321	289	241	71	302	272	226	467	382
American National P&C	266	234	193	116	254	223	185	564	300
American States Preferred	351	314	257	na	336	301	246	na	397
Amica Mutual	335	310	264	102	317	293	249	670	419
Armed Forces Ins. Exchange	260	226	191	95	247	214	182	584	273
Associated Indemnity	320	288	256	187	320	288	256	828	416
Atlantic Mutual	386	349	311	486	367	332	296	867	406
Auto Ins. Co. of Hartford, Conn.	251	223	196	150	237	211	185	765	408
Automobile Assoc. of Amer.	351	295	285	115	275	249	224	758	438
Church Mutual Ins. Co.	385	344	301	136	368	327	287	903	405
Colonial Penn	364	331	301	68	364	331	301	68	453

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Rural FD - see notes on page 1

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Insurance Company	Frame \$250 ded	Frame \$500 ded	Frame \$1000 ded	EQ 10% ded	Brick \$250 ded	Brick \$500 ded	Brick \$1000 ded	EQ 10% ded	Rural FD \$250 ded
Continental Ins. Co. (CNA)	370	332	293	na	352	316	280	na	410
Country Mutual	388	351	303	116	368	334	288	565	435
Eagle American Ins. Co.	350	315	280	453	333	300	266	965	393
Electric Insurance Co.	189	180	167	87	189	180	167	571	240
Empire Fire & Marine	791	na	na	na	791	na	na	na	985
Farmers Ins. Group	328	279	246	na	308	262	231	na	299
Fidelity & Guaranty	318	286	254	96	302	272	242	400	379
Foremost Signature	337	307	276	na	322	293	264	na	389
Grange Insurance Assoc.	296	282	261	103	282	268	249	675	327
Liberty Mutual Fire	283	251	211	129	273	241	203	843	321
Metropolitan P&C	418	368	326	129	398	349	312	737	482
Minnesota Fire & Casualty	325	293	254	17	317	285	247	758	366
Mutual of Enumclaw	302	274	233	na	286	260	221	na	347
Nationwide Mutual (Allied Div.)	299	263	233	130	276	243	215	715	334
Nationwide Mutual Fire	293	261	223	145	274	244	209	705	293
North Pacific	332	293	250	146	317	279	238	919	369
Ohio Casualty	457	415	373	129	435	395	355	843	566
Oregon Mutual	306	275	229	181	276	248	206	618	336
PEMCO Ins. Co.	258	235	211	215	236	215	193	677	282
Prudential P&C	329	291	275	126	298	264	249	551	325
Rocky Mountain Fire & Cas.	296	281	260	117	282	268	247	758	311
SAFECO of America	323	292	249	na	315	285	243	na	359
Standard Fire Ins. Co.	270	240	211	150	225	227	199	765	439
State Farm Fire & Casualty	344	311	272	116	329	297	260	565	382
St. Paul Guardian	315	280	246	100	300	267	234	505	346
Unigard	333	299	256	na	316	285	244	na	382
Unitrin	na	248	208	na	na	241	202	na	284
USAA	302	278	251	129	286	264	239	843	317
USAA CIC	362	334	302	129	344	317	287	843	380
U.S. Fidelity & Guaranty	428	386	343	96	408	367	326	400	513
Valley Ins. Co.	315	285	242	147	315	285	242	787	424
West American	346	314	282	129	329	299	268	843	427
Western Protector	276	248	206	181	250	225	187	618	302
Yasuda Fire & Marine	387	355	304	139	387	355	304	909	489

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Rural FD - see notes on page 1

Example 3

Rates as of March 1, 1999

Olympia Starter Home

A couple owns a 2-year-old starter home valued at \$75,000 off North Street in Olympia. The couple have no children. Shortly after moving in, they added a fence around the backyard that is connected to the house. They own a Rottweiler dog, but have had no problems with the pet. This example is rated according to HO3 policy or comparable coverage.

Insurance Company	Frame \$250 ded	Frame \$500 ded	Frame \$1000 ded	EQ 10% ded	Brick \$250 ded	Brick \$500 ded	Brick \$1000 ded	EQ 10% ded	Rural FD \$250 ded
Allstate Insurance Co.	245	214	192	38	205	180	162	128	418
American Bankers Ins. Co. of Fla.	552	552	536	na	552	552	536	na	552
American Fire & Casualty	353	320	288	97	276	251	225	632	na
American Ins. Co.	271	239	206	68	271	239	206	621	375
American International Ins. Co.	207	183	146	53	194	171	137	351	na
Amica Mutual	268	241	200	77	257	231	191	503	331
Armed Forces Ins. Exchange	200	169	138	71	200	169	138	438	294
Atlantic Mutual	320	289	259	395	305	276	247	680	407
Auto Ins. Co. of Hartford, Conn.	173	150	127	109	163	141	120	555	280
Automobile Assoc. of Amer.	238	213	187	86	185	165	146	568	296
Church Mutual Ins. Co.	273	244	214	102	261	232	205	677	348
Colonial Penn	285	261	238	51	285	261	238	51	514
Continental Ins. Co. (CNA)	245	219	266	110	238	212	257	na	na
Country Mutual	239	217	193	87	228	208	185	424	325
Eagle American Ins. Co.	333	302	272	421	318	289	260	869	386
Farmers Ins. Group	258	219	194	na	233	198	175	na	438
Fidelity & Guaranty	278	251	223	72	257	231	206	300	364
Grange Insurance Assoc.	204	187	168	77	186	171	153	506	251
Metropolitan P&C	280	247	218	97	259	228	202	503	456
Minnesota Fire & Casualty	253	223	187	87	239	211	178	569	327
Mutual of Enumclaw	231	210	179	109	202	183	157	689	347
Nationwide Mutual (Allied Div.)	194	171	151	98	179	158	140	536	278

Frame = Frame Home Brick = Brick Home EQ = Earthquake
Rural FD - see notes on page 1

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Insurance Company	Frame \$250 ded	Frame \$500 ded	Frame \$1000 ded	EQ 10% ded	Brick \$250 ded	Brick \$500 ded	Brick \$1000 ded	EQ 10% ded	Rural FD \$250 ded
Nationwide Mutual Fire	225	202	175	109	211	189	164	529	306
North Pacific	282	241	197	110	268	229	187	689	392
Ohio Casualty	434	394	354	97	339	308	277	632	514
Prudential P&C	284	247	233	83	256	224	211	402	387
Rocky Mountain Fire & Cas.	229	209	186	87	233	214	182	569	314
SAFECO of America	332	300	256	na	311	281	239	na	422
Standard Fire Ins. Co.	186	161	137	109	175	152	129	555	301
State Farm Fire & Casualty	244	213	176	87	229	200	165	424	328
St. Paul Guardian	286	255	223	75	272	242	212	379	389
USAA	221	200	176	97	221	200	176	632	421
USAA CIC	266	240	212	97	266	240	212	632	506
U.S. Fidelity & Guaranty	357	322	286	72	330	297	264	300	468
Valley Ins. Co.	241	208	158	118	241	208	158	629	na
West American	328	298	268	97	256	232	209	632	389
Yasuda Fire & Marine	438	398	344	104	366	332	288	682	639

Frame = Frame Home

Brick = Brick Home

EQ = Earthquake

Rural FD - see notes on page 1



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Example 4

Rates as of March 1, 1999

Spokane Mobile Home

A couple owns a \$40,000 double-wide mobile home in a rented space in Northwest Spokane, new Spokane Falls Community College. The home sits on a concrete foundation with skirting and tie downs. The owners purchased the trailer new five years ago, and it has not been moved since arriving at the park. This example is rated according to HO3 policy or comparable coverage.

Insurance Company	Mobile Home \$250 ded	Mobile Home \$500 ded	Mobile Home \$1000 ded	Earthquake 10% ded	Rural FD \$250 ded
Allstate Insurance Co.	400	379	na	10	400
American Bankers Ins. Co. of Fla.	107	92	na	92	107
Armed Forces Ins. Exchange	196	165	134	24	291
Automobile Assoc. of Amer.	353	318	282	34	390
Country Mutual	238	213	186	32	323
Electric Insurance Co.	187	170	155	208	211
Empire Ins. Co.	261	235	na	na	366
Farmers Ins. Group	212	180	159	78	254
Grange Insurance Assoc.	234	216	200	26	287
Jefferson Ins. Co.	320	na	na	na	397
Liberty Mutual Fire	334	296	250	33	454
Metropolitan P&C	168	160	na	10	168
Mutual of Enumclaw	205	186	158	58	304
Nationwide Mutual Fire	127	113	na	49	305
North Pacific	184	162	138	na	193
Oregon Mutual	136	123	105	22	na
PEMCO Ins. Co.	170	154	132	25	170
Rocky Mountain Fire & Cas.	256	236	219	31	328
SAFECO of America	197	177	152	54	197
State Farm Fire & Casualty	168	151	124	incl.	358
Unigard	153	137	118	43	222
U.S. Fidelity & Guaranty	333	299	266	25	462
Yasuda Fire & Marine	433	394	342	35	632

Rural FD - see notes on page 1

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Flood Insurance

Flood insurance is available in Washington state through the **National Flood Insurance Program (NFIP)**. Consumers can contact their own insurance company, which then gets the rates from NFIP. The following rates were provided by the NFIP for the examples in this guide. Some additional information such as flood zones and elevation is needed in order for the NFIP to provide even hypothetical quotes like these.

Example 1: Coverage for a single family condo with basement built June 1, 1990 in Richland. Flood Zone AE, post firm structure with the lowest floor of the structure at the Base Flood Elevation. Contents coverage at \$50,000 (note that personal property in the basement is not covered.)

Annual premium: \$154 w/\$500 deductible; \$150 w/\$1,000 deductible.

Example 2: Coverage for a single family dwelling in the city of Seattle, built March 12, 1949. Pre firm structure, one floor, no basement. Flood zone AE. Building insured on Replacement Cost Value (RCV) basis of \$100,000.

Annual premium: \$639 w/\$500 deductible; \$595 w/\$1,000 deductible.

Example 3: Couple owns a 2-year-old starter home, built March 16, 1997 in the city of Olympia. They have a fence attached to the house (NFIP does not provide coverage for fences, walkways, driveways.) The building is insured on RCV basis of \$75,000. Single-family dwelling, one floor, no basement/enclosure, post firm structure with the lowest floor elevation at the Base Flood Elevation. Flood Zone AE.

Annual premium: \$381 w/\$500 deductible; \$366 with \$1,000 deductible.

Example 4: Mobile manufactured home, properly tied down, on permanent foundation, built Jan. 1, 1995. Single-family building, one floor, no basement or enclosure. Flood Zone AE, post firm structure with lowest floor elevation at the Base Flood Elevation. Building insured at \$40,000 on RCV basis.

Annual premium: \$474 w/\$500 deductible; \$455 w/\$1,000 deductible.

Example 5: Contents coverage for an apartment on the sixth floor of an apartment building in Seattle, built March 1, 1999. Residential structure, in Flood Zone AE, the building has a basement, post firm structure with the lowest floor elevation at the Base Flood Elevation. The contents are insured at Actual Cost Value (ACV) of \$100,000.

Annual premium: \$209 w/\$500 deductible; \$206 w/\$1,000 deductible.

Example 6: Contents coverage for renters in a 2-4 family residential unit, 2 floors with no basement, built April 10, 1945 in Vancouver. Flood Zone AE, pre firm structure. Contents coverage limit is \$70,000 on ACV basis.

Annual premium: \$445 w/\$500 deductible; \$397 w/\$1,000 deductible.

Note: “Pre firm” and “post firm” structure refers to whether the building was built before or after 12/74 or before/after the date a community entered the flood program.

Example 5

Rates as of March 1, 1999

Seattle Renter

These rates apply to renter coverage on an apartment on the sixth floor of a newly constructed high-rise apartment building in the university district of Seattle. The building contains 30 units with fire walls. Contents are worth \$10,000, including a \$3,000 personal computer and a \$2,000 stereo system. The example is rated according to HO4 policy or comparable coverage.

Insurance Company	Contents \$250 ded	Contents \$500 ded	Contents \$1000 ded	Contents/Liab. \$500 ded/\$50K limit	PC/Stereo only \$500 ded	Rural FD \$250 ded
Allstate Insurance Co.	61	53	48	53	na	76
American Bankers Ins. Co. of Fla.	na	na	na	88	na	96
AMEX Assurance Co.	116	101	101	101	11	132
American International Ins. Co.	104	96	88	96	na	117
American National P&C	111	88	75	87	na	128
American States Preferred	87	80	na	incl.	na	94
Amica Mutual	91	86	77	na	12	91
Atlantic Mutual	90	81	72	305	100	103
Auto Ins. Co. of Hartford, Conn.	73	64	57	na	na	112
Automobile Assoc. of Amer.	136	127	117	na	na	171
Church Mutual Ins. Co.	69	64	59	69	na	na
Colonial Penn	169	154	144	154	incl.	166
Country Mutual	44	32	23	62	60	86
Eagle American Ins. Co.	86	77	69	256	77	86
Electric Insurance Co.	43	40	36	40	25	43
Farmers Ins. Group	77	65	58	65	incl.	85
Foremost Signature	na	na	na	146	na	162
Grange Insurance Assoc.	na	na	na	99	incl.	104
Liberty Mutual Fire	91	76	57	na	35	105
Metropolitan P&C	91	81	71	81	incl.	105
Minnesota Fire & Casualty	49	40	30	49	14	49
Mutual of Enumclaw	na	na	na	71	na	77
Nationwide Mutual Fire	75	62	47	58	na	75
Ohio Casualty	80	75	na	75	75	89
PEMCO Ins. Co.	na	na	na	102	na	111

Ring, PC, Rural FD - see notes on page 1

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Insurance Company	Contents \$250 ded	Contents \$500 ded	Contents \$1000 ded	Contents/Liab. \$500 ded/\$50K limit	PC/Stereo only \$500 ded	Rural FD \$250 ded
Prudential P&C	111	98	84	na	incl.	127
Rocky Mountain Fire & Cas.	na	na	na	110	incl.	116
SAFECO of America	42	38	32	38	34	42
Standard Fire Ins. Co.	78	69	61	na	na	120
State Farm Fire & Casualty	116	89	73	89	incl.	123
St. Paul Guardian	113	101	88	113	34	136
Unigard	92	83	71	83	na	106
USAA	88	81	75	126	na	126
USAA CIC	106	96	89	141	incl.	141
U.S. Fidelity & Guaranty	81	73	65	81	32	99
Valley Ins. Co.	na	152	124	167	na	167
West American	73	69	na	69	75	80
Yasuda Fire & Marine	50	63	41	184	na	50

Ring, PC, Rural FD - see notes on page 1



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Example 6

Rates as of March 1, 1999

Vancouver Rental

These rates apply to renter coverage for a set of rooms in an older home off Plain Boulevard on the east side of Vancouver. Rooms include a remodeled kitchen and are separated from the owner's area of the home, which is a 25-year-old brick building. Contents are valued at \$80,000. This includes a \$10,000 diamond ring, \$50,000 worth of clothing, a \$10,000 computer station owned outright and used on days when the renter telecommutes, and \$10,000 worth of furniture and fixtures. This example is rated according to HO4 policy or comparable coverage.



Insurance Company

Contents \$250 ded	Contents \$500 ded	Contents \$1000 ded	Contents/Liab. \$500 ded	Diamond Ring 10% ded	PC/Bus. Cov. \$250 ded	Rural FD \$250 ded
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Allstate Insurance Co.	368	343	324	343	119	30	428
American Bankers Ins. Co. of Fla.	na	na	na	648	275	na	656
AMEX Assurance Co.	330	295	256	295	108	36	358
American Ins. Co.	573	510	453	570	110	100	570
American International Ins. Co.	290	268	234	268	73	25	327
American National P&C	193	154	110	154	na	233	209
American States Preferred	212	189	na	incl.	110	50	225
Amica Mutual	440	422	391	na	85	12	440
Atlantic Mutual	460	414	368	427	110	170	473
Auto Ins. Co. of Hartford, Conn.	193	172	151	na	na	295	na
Automobile Assoc. of Amer.	396	368	341	368	115	200	498
Church Mutual Ins. Co.	498	465	432	na	na	na	498
Colonial Penn	541	505	473	505	135	na	541

Ring, PC, Rural FD - see notes on page 1

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Insurance Company	Contents \$250 ded	Contents \$500 ded	Contents \$1000 ded	Contents/Liab. \$500 ded	Diamond Ring 10% ded	PC/Bus. Cov. \$250 ded	Rural FD \$250 ded
Continental Ins. Co. (CNA)	311	272	253	272	79	50	311
Country Mutual	138	110	90	146	83	90	201
Eagle American Ins. Co.	383	345	306	345	77	77	383
Electric Insurance Co.	216	201	179	201	110	na	238
Farmers Ins. Group	246	209	185	209	99	16	274
Grange Insurance Assoc.	na	na	na	298	29	incl.	314
Metropolitan P&C	590	549	515	549	175	75	643
Minnesota Fire & Casualty	182	147	113	182	10	na	182
Mutual of Enumclaw	na	na	na	203	na	na	221
Nationwide Mutual (Allied Div.)	na	na	na	328	na	na	403
Nationwide Mutual Fire	344	295	245	295	98	16	386
North Pacific	na	na	na	368	na	na	402
Ohio Casualty	391	373	na	373	103	na	432
Oregon Mutual	na	na	na	386	115	56	440
PEMCO Ins. Co.	na	na	na	333	120	21	350
Prudential P&C	277	246	209	209	105	incl.	319
Rocky Mountain Fire & Cas.	na	na	na	351	32	incl.	370
SAFECO of America	394	357	303	357	414	394	394
Standard Fire Ins. Co.	208	185	162	na	na	317	na
State Farm Fire & Casualty	281	238	192	238	72	16	293
St. Paul Guardian	246	218	191	245	120	18	280
Unigard	319	287	246	287	110	100	367
Unitrin	na	na	na	330	90	63	330
USAA	230	207	189	275	na	150	275
USAA CIC	291	263	241	331	na	150	331
U.S. Fidelity & Guaranty	381	343	305	381	110	6	419
Valley Ins. Co.	na	228	189	254	115	85	254
West American	349	333	na	333	103	na	384
Yasuda Fire & Marine	339	321	295	321	na	na	339

Ring, PC, Rural FD - see notes on page 1

This Consumer's Guide is one of a series
prepared by the Office of the Insurance Commissioner.
Any insurance consumer who needs help with an insurance problem
or who feels he or she is not being treated fairly by an insurer, please call
1-800-562-6900.

A special arm of the Insurance Commissioner's Office offers information
and counseling on Medicare, Long-Term Care Insurance,
employee-related benefits and pre-retirement planning. Please call our
Statewide Health Insurance Benefits Advisors (SHIBA) referral line,
1-800-397-4422

You can also visit the Office of the Insurance Commissioner Web Page at
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